REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 36-41 are canceled by way of the present amendment. New claims 42-46 are added. Accordingly, claims 42-46 are pending.

Applicant would like to respectfully point out that the rejection of claim 42 by applying Drummond et al. (referred to herein as "Drummond") and Buchanan is improper for at least reasons explained below.

First, the preamble of claim 42 of the present application recites "A method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers". In this regard, Applicant would like to respectfully point out that neither Drummond nor Buchanan discloses a method of operating a system of ATMs to more effectively serve ATM customers.

Second, the body of claim 42 recites, inter alia, "maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM" and "maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM". In this regard, Applicant would like to respectfully point out that neither Drummond nor Buchanan discloses or suggests even one of these elements, let alone both of these elements.

If the Examiner rejects claim 42 of the present application by applying Drummond and Buchanan, it is respectfully requested that the Examiner specifically point out where either Drummond or Buchanan discloses or suggests "maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM" and "maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-

set of customers, and who frequent the second ATM to conduct transactions at the second ATM", as recited in claim 42 of the present application. Absent an adequate explanation, it is respectfully submitted that the rejection of claim 42 of the present application is improper and, therefore, should be withdrawn.

None of the prior art including the prior art references of record discloses or suggests a method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, wherein the method comprises, inter alia, (i) maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM, and (ii) maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. Thus, claim 42 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 43 depends from claim 42 and is allowable for the reasons claim 42 is allowable and for the specific limitations recited therein. Claim 43 further recites capturing detailed data about a customer's interaction for use both locally at the particular ATM and globally at the data warehouse. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 43 in combination with the structure recited in claim 42. Thus, claim 43 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

Claim 44 recites a method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers. The method comprises maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM. The method further comprises maintaining a second relational database at a second ATM, wherein the

second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. The method also comprises collecting in a data warehouse customer information from transactions conducted at the first and second ATMs, and synchronizing customer information between the data warehouse and each of the first and second ATMs to (i) update the information about the first sub-set of customers stored in the first relational database to include certain customer information which has been collected in the data warehouse and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM, and (ii) update the information about the second sub-set of customers stored in the second relational database to include other certain customer information which has been collected in the data warehouse and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

None of the prior art including the prior art references of record discloses or suggests a method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, wherein the method comprises, inter alia, maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM, and maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. Thus, claim 44 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 45 recites a system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers. The system comprises means for maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of

customers who frequent the first ATM to conduct transactions at the first ATM. The system further comprises means for maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. The system also comprises means for collecting in a data warehouse customer information from transactions conducted at the first and second ATMs, means for determining first customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the first sub-set of customers at the second ATM, means for determining second customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the second sub-set of customers at the first ATM, means for transmitting the first customer information from the data warehouse to the first ATM to allow the first ATM to update the information about the first sub-set of customers stored in the first relational database to include the first customer information and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM, and means for transmitting the second customer information from the data warehouse to the second ATM to allow the second ATM to update the information about the second sub-set of customers stored in the second relational database to include the second customer information and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

None of the prior art including the prior art references of record discloses or suggests a system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, wherein the system comprises, inter alia, means for maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM, and means for maintaining a second relational database at a second ATM, wherein the second relational database stores

information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. Thus, claim 45 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

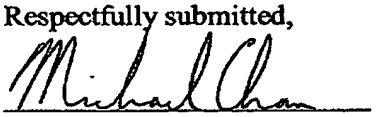
Claim 46 recites a system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers. The system comprises means for maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM. The system further comprises means for maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. The system also comprises means for collecting in a data warehouse customer information from transactions conducted at the first and second ATMs, and means for synchronizing customer information between the data warehouse and each of the first and second ATMs to (i) update the information about the first sub-set of customers stored in the first relational database to include certain customer information which has been collected in the data warehouse and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM, and (ii) update the information about the second sub-set of customers stored in the second relational database to include other certain customer information which has been collected in the data warehouse and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

None of the prior art including the prior art references of record discloses or suggests a system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, wherein the system comprises, inter alia, means for maintaining a first relational database at a first ATM,

wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM, and means for maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM. Thus, claim 46 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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